## GROWING SUPPLY OF MORTGAGE MONEY

#### Savings Banks Taking Realty Investments-Higher Rates Expected -4 1-2 Per Cent. Money Now

NEW APARTMENTS RENT FAST.

ceeds the most optimistic hopes of ownrs or agents, who calculate that there

will be hardly a high class apartment for rent by the time the normal renting season begins if leasing continues at the

present rate. One reason for present conditions is found in the abnormally low production of new apartments, fewer

Cornell a plot 100x100, corner of Washington avenue and Seminole street, plot 50x143 on Newport avenue and plot 100x 100 on Seminole street; to Mrs. L. F. Shaninger, plot 50x143 on Newport avenue; to George C. Basch, plot 50x100 on Adirondack boulevard, as a site for an 38,000 house; to Dr. J. B. McKenzie, plot 50x100 on Adirondack boulevard; to A. Valeri, lot 20x100, adjoining his house, on Ontario street, to Richard E. Labar.

and Bannock boulevard, to John Bing house on plot 60x100 on Huron street, and to Robert O. Deyer, a house on a

ton avenue and Bannock boulevard.

REAL ESTATE FOR SALE

Offered for Exchange

Following Are Merit

Properties.

Fifth Avenue's BEST build-ing of its type (leased to mill-ionnaire tenants); \$1,000,000 EQUITY: paying \$109,000 net;

1 SNAP.—350 Lots in fastest growing part of Brooklyn. King's Highway: price \$350,000; bank loan \$135,000; wonderful

597 Broadway to Mercer.— Subway block: 25x200: equity \$60,000; net \$3,250, half cash, half trade.

? Dry Goods Section.—Two five story up to the minute build-ings, 25x100 each; just mod-ernized; offered at \$80,000; mortgage \$36,000; equity \$44,000; pays six per cent; best of tenants.

f 218 Church St.—25x100: leased to Ciaffin Corporation at \$2,500 net (tenant pays taxes, insurance, repairs, &c.): price \$50,900: mortgage \$25,000, at four per cent (just placed).

f Corner in financial district; price \$35,000 net; 21 year lease at \$2,000; tenant pays taxes, assessments, all repairs, insurance, &c.; mortgage \$20,500; equity \$14,500; pays \$930 absolute; free and clear Brooklyn House or half cash and half free and clear Country desired.

f Delancey St., 244; size 25x75; mortgage \$16.000.

I Business is good; never bet-

ter. Let's get acquainted. Co-operation asked and given other

CHAS. F. NOYES CO.,

92 William Street. Tel. 2000 John.

clear Country desired.

of tenants.

present rate.

The system of our heading plunge into are interested in real estate to consider arefully present conditions in the mortage market in an effort to find what the future promises.

Ever since the first of January conditions have been disturbed, but up to the time when we actually broke off relations with Germany it, was possible to obtain mortgage money in moderate amounts at reasonable rates from the savings banks and trust companies. The large life insurance companies have been NEW APARTMENTS RENT FAST.

pfe insurance companies have been cally out of the market for some an individual or trustee, these com-niments were those and more limited. With the breaking of diplomatic relans every savings bank instantly with-re from the mortgage market, and the then most of the banks have been serving their funds against possible thdrawals of deposits. This n ety Loan propaganda, and now that out of the way we are beginning signs of returning confidence, is piling up in these institutions nd withdrawals are exceedingly light.
If course, some of the banks still fear
that there will be heavy withdrawals yier the July interest has been written by but a canvas of some of the large grings banks indicates that they expect

the July interest has been written, but a canvax of some of the large strings banks indicates that they expecting deposits to counterbalance these withdrawals. After all, war conditions will make it imperative for many peose who would otherwise invest their made permanently to deposit them with a savings bank, where they will earn a fir return and be available at all times meet emergencies. Strangely enough the war has not had its effect of raising interest rates in a manner such as might have been expected. I believe this is due to the fact that the market is in an unusually sailty conditions and there are very we pressing needs. Owners or holders of existing mortgages are acting in a most reasonable manner regarding research and those who hold building amount reasonable manner regarding research and those who hold building is most reasonable manner regarding research and those who hold building is most reasonable manner regarding research and those who hold building is most reasonable manner regarding research as most reasonable manner regarding research and those who hold building is most reasonable manner regarding research and there are curity has meanwhile enhanced materially in value and are glad to keep their meney invested temporarily until conditions in the building rade warrant a recomption of building.

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We must not forget, however, that a times like those a great deal of money which would normally go into speculate securities will seek a safer form investment, even at a lower return. Note first mort/ages on New York real state have proved to be the very safest restment ever devised by man and it reatural that those who are looking for a satural that those who are looking for natural that those who are looking for It is time for the real ere is nothing to be afraid of. People 2st be clothed, fed and housed now as retofore and the real estate fraternity provide the housing and the quarwhen provide the housing and the quar-iters in which the business of the com-munity can be transacted. It is our duty to put our shoulder to the wheel and show the world that the American busi-ties man has risen to meet the emer-sency shoulder to shoulder with the farmer and soldier.

#### ESTATE WANTS MONEY.

serificing Flatbush Holdings to Be Free of Realty.

William E. Harmon & Co., formerly

William E. Harmon & Co., formerly Wood, Harmon & Co., are continuing the sale of Flatbush lots to close out the interest of the late Charles E. Wood, who died some years ago leaving a great art of his estate to be distributed among the employees of his firm.

Were it not that the executors of the wood estate request an immediate sale." said one of their representatives, "we would not offer these lots at anything like these prices. It's too chean and other people think so, too. We have sold more than half already and were it not that public interest is so centred on war public interest is so centred on easures we believe we would have sold

"Anybody acquainted with values in the Flatbush district knows that wowhere can you buy land now to re-sell anyhing like these prices. We could not sell at these figures had we not bought years ago when all around were farm land. We wouldn't sell at these prices if the Wood estate didn't insist me an immediate sale. Within a year the Nostrand avenue branch of the Interborough subway will be in operation. This station is about the same distance from City Hall as is Ninety-sixth street. m City Hall as is Ninety-sixth street

"Flatbush avenue is the real centre of REAL ESTATE.

#### Manhattan Beach **Baths** Finest, Most Exclusive

ucean

Bathing Resort

Sundays and Holidays ..... 75

Sundays and Holidays ..... 15c Week Days ..... 10c

Sport Features New Bath Houses
Much Rigger Beach
New Sun Shade
New Lunch Room
Band Stand
Water Silde
Handball Courts
Jennis Courts
Jennis Courts
Medicine Ball
Baseball

1-Family houses with garage. 5 rooms users parquerr \$5.550 \$756 cash balance 15 monthly with imagest BUILD-LRs 1416 7th at, take West End subway to find at.

## **MILLINERS WANT UP TO DATE LOFTS**

Would Stay Downtown if Accommodations Were Available.

The new twelve story building at 599 o 603 Broadway, 15 to 17 West Houston street and 172 to 176 Mercer street has been completely leased. The erection and leasing of this building has been one of the interesting operations in the old downtown district since the uptown

The Cross & Brown Company is the agent, and among the tenants secured are Burling & Doie, auctioneers; Rothschild & Rockwell. millinery: New York Flower and Feather Company, J. De Jong, Berg Bros., ladies hats; the Andrew Jergens Company, soaps and perfumery: Kanrich Bros., ladies hats; the Andrew Jergens Company, soaps and perfumery: Kanrich Bros., ladies hats; Olivier & Co., straw braids; the Starling Hat Company, Rosenblatt Bros. & Greenstone and S. Rosenstein & Co.

The building was designed and built by the engineers of the Cross & Brown Company, J. Odell Whitenack acting as architect and builder. It has the new duplex stairs whereby two separate smokeproof stairways are combined in one tower.

The effect of this new building on the millinery and ladies hat trade is

up town as long as convenient build-ings are available in the old millinery district. This conclusion is further strengthened by the fact that when James G. Johnson & Co., a leading mil-linery firm, moved up town the building at Nos. 649-655 Broadway, 95x200, con-taining 140,000 feet of rentable area. was remodelled by the Cross & Brown Company for Louis Hecht, Jr., and others and fully rented to millinery dealers. The combined area of over 300,000 feet of space in the Ayer and Hecht buildings has made it possible for many important firms to remain in the millinery centre.

ELECTED MEMBER OF BOARD. Richard M. Hurd, president of the Lawyers Mortgage Company, has been elected a member of the board of di-rectors of the Advisory Council of Real

REAL ESTATE AT AUCTION,

# APARTMENT AT KEW GARDENS. TO SELL MANY LOTS

larged Country House.

Out at Kew Gardens, the charming and progressive Long Island community which combines every attraction of coun-try with finished improvements and ac-cessibility to the 'heart of things," an entirely novel apartment house project

entirely novel apartment house project is under way.

The latest thing in Manhattan apartments is to be reduced to low, graceful lines of a fine country home in its proper rural setting, yet retaining every convenience and accommodation, even to electric elevator service. Such a thing has been done elsewhere a few times, but with tailer buildings and more conventional setting, close to a station or ventional setting, close to a station or on a main street. Here, amid rows of forest trees and lovely lawns and barking—yet only three minutes walk from the station—is being erected a four story apartment house from the plans of Andrew J. Thomas, three times prize winner of the American Institute of Architects.

well.

The Cross & Brown Company is the gent, and among the tenants secured tare Burling & Dole, auctioneers; Roths-

avenue and 103d street, a three story and basement brick and stone dwelling, 17.7x75: 19 West Ninety-third street, a four story brick and stone building. 19.27x100.8 \( \frac{1}{2} \); 155 East 117th atreet, a three story and basement brick dwelling. 16.8x100.11: a vacant plot 156x200 at house, 19x94.10 %, and the former home of the Greenwich House Settlement, 16 to 20 Jones street, two three story brick

seven and nine stories, 133 feet on Van-dewater street and 91.11 feet on Rose street, running through 193.5 feet. Street, running through 193.5 feet.
On Friday Mr. Day will offer at foreclosure sale a twelve story brick building known as 23 and 25 Heaver street
and 58 to 62 New street, with a frontage
of 49.4% on Beaver street and 65.2%
on New street; also the northeast corner of Madison avenue and Thirtieth
street.

REAL ESTATE AT AUCTION.

BRYAN L. KENNELLY, REAL ESTATE

# Executor's Sale

to Close the Estates of S. Sturges, dec'd.

## Fully Developed City Lots

Located in the highest, best built up, and most desirable section of the Bronx right at the

174th ST. SUBWAY STATION

AT BOSTON ROAD AND SOUTHERN BOULEVARD

To Be Sold Saturday, July 14, 1917

At 2 P. M., on Premises in Large Tent, Rain or Shine CENT SUBWAY FARE FROM CITY HALL WITHOUT CHANGE

Terms liberal. 10% OFF FOR ALL CASH.

WORD TO THE WISE:-THE OPPORTUNITY OF A LIFETIME. Send for bookmap TO-DAY to
The Auctioneer's Offices, 156 Broadway. Telephone 1547 Cortlandt.

#### Real Estate at Public Auction Next Tuesday, June 26 AT NOON, AT EXCHANGE SALESROOM, 14 VESEY STREET, N. Y. CITY.

Absolute Executors' Sales

Trustee's Sale

Estate of WILLIAM DURYEA, Dec'd.
Pelham Manor, N. Y.

S. E. Cor. Washington Ave. and Peace St.
A vacant plot, 156.5x200.

The state of the state

REAL ESTATE WANTED.

LONG ISLAND REAL ESTATE FOR SALE

SMALL PAHM, with outbuildings; best soil and location for vegetables, chickens, etc., shade trees; will sell cheap on small cash, payment and \$12 monthly to party wanting a home; in large town, commuting distance to New York, Bryan, Box 145 Sun

. 19 West 93d St. A 4 story and basement brick and stone building; furnace heat. Size 19.7x100.8%. FREDERIC De P. FOSTER, Esq., Atty., 44 Wall Street, New York City.

Special Sale 533 West 187th St.

A 3 story and basement brick two family house; furnace heat and electricity. Size 19294.1014.
ROBERT D. WEST, Esq., Atty., 37 East 18th Street, N. T. City. Write for Particulars.

Telephone

744 Cortlandt.

Executive Offices, 31 Nassau St., N. Y. C.

BEAL ESTATE AT AUCTION.

ARTHUR C. SHERIDAN BEAL ESTATE AUCTIONEER. NEXT SATURDAY, JUNE 30,

"SONNY BILL MANOR" GEAUTIFUL FORMER ESTATE OF THE CELEBRATED PLAYWRIGHT. the late CHARLES KLEIN, at

The late CHARLES RLEIN, at ROWAYTON, CONN.

"SONNY BILL MANOR" consists of a 14 room modern residence with three baths fully furnished, with almost seven scree of land; beautifully landscaped and complete in every respect; entire furnishings included in sale OPEN FOR INSPECTION. Opposite the country place of James A. Farrell, president United States Sise! Co. Close prostmity to Boton Point. Tekeneke, Pearl Island. Darien. Stamford and yacht and golf clubs. Motor from New Tork along Roston Post, road to Darien, then take road right along car tracks to Rowayton and inapact "SONNY BILL MANOR," on high ground overlooking the Long Island Sound.

864, of purchase price may remain. ROWAYTON, CONN.

\*\*\*ROWAYTON, CONN.

\*\*\*BONNT BILL MANOR" consists of a 14 community of the control of the cont

TWO houses wanted in exchange for building (f. and c.) on Budson River, sufficiently supported by the sanitarium. school, summer hotel; would sell cheap. EXECUTOR, P. O Box 215 Brooklyn.

OWNERS of commercial waterfront factories, factory sites, warehouses, desiring to sell or lease, should communicate with FLOYD S. CORBIN, Specialist, 10 Wall St. Tel. Rector 212.

#### Lake Front Plot One of the finest home

LONG ISLAND REAL ESTATE FOR SALE.



# IN GREAT FLAT ZONE

Sturges Holdings Near Bronx Subway to Go Under Hammer-199 Lots in Sale.

What real estate men consider one of the most important offerings of vacant the interesting operations in the old workown district since the uptown in movement began to leave this neighborhood in a somewhat deserted condition. The erection of the building was decided upon at a time when it was the prevailting belief that such a building if built is could not be rented, as the district appeared to be losing the millinery and so ther lines of trade. Frederick Ayer of Boston and his advisers decided, however, that if a building with proper facilities for mercantile and manufact, turing was erected it would have a tendency to hold a class of lenants that was moving up town to get more modern quarters. The result of the operation foilty vindicated this view.

The Ayer building is a remarkable structure. It covers an area of about it, 200 square feet on three streets with a window frontage of 577 feet. The construction was unusual in that it was built without columps and has a clear union built with thout columps and has a clear union built will be corner of Houston and Mercer streets, 50x77, and contains five fast elevators, sprinkler system and other high class improvements, including an in the district of the corner of Houston and Mercer streets, 50x77, and contains five fast elevators, sprinkler system and other high class improvements including an in the high class improvements and contains five fast elevators, sprinkler system and other high class improvements, including an in the high class improvements including an in the high class improvements and the corner of Houston and Mercer streets, 50x77, and contains five fast elevators, sprinkler system and other high class improvements, including an in the high class improvements and the corner of Houston and Mercer streets, 50x77, and contains five fast elevators, sprinkler system and other high class improvements and the vestors, but principally because it will open to construction a great amount of property in a section where builders of apartments have been unable to keep up with the demands of population, though building has been more active there than in any other part of the city.

Beginning within 200 feet of the 174th street subway station at Southern Roule.

well known families.

The Sturges sale will be an auction to close the affairs of the estate of the late Sarah and Sadie Sturges. Mr. Kennelly will hold the sale on Saturday, July 14. in a tent on the property.

Builders, always quick to see the ad-vantages of locations, seized on this district several years ago and made it one of the most attractive of New York's newer apartment house neighborhoods. Perhaps this Sturges sale never would have been held had not high prices of materials caused a temporary check in construction. The Sturges property was in great demand, and experienced real estate men believe that just as soon as material prices get back to nearly nor-mal levels it will all be snatched up quickly for further improvement.

They regard the Sturges property as the same class with the choicest properties to the south, where prominent operators made millions of dollars, as lot values jumped steadily from \$2,000 and \$3,000 to \$5,000, \$7,000 and \$10,000. With a subway station overlooking the property real estate men believe it will come into even greater demand as soon as building operations are resumed. The Sturges heirs, unwilling to wait for their shares of the estate until the property be marketed by private sale, are willing

Mr. Kennelly believes the sale offers pportunities seldom offered to investors. At prices which the lots may be ex pected to bring under present condi tions he believes buyers may regard them as the best investments they can make. Mr. Kennelly has had an inter-esting booklet of the property printed.

OPEN OPFICE AT PELHAM.

Fish & Marvin have opened a branch office at Pelham under the management of Charles D. Fiske.

On New attest; also the normeast corner of Madison avenue and Thirtieth pany, as trustee, an additional plot at the corner of Renimore place and Hathoffice at Pelham under the management of Charles D. Fiske.

On New attest; also the normeast corner pany, as trustee, an additional plot at the corner of Renimore place and Hathoffice at Pelham under the management of Charles D. Fiske.

Flats Made From Dwellings. It has been estimated that no less than ,000 old fashioned residences in New York city will be converted into three family apartments following the signing of the Lawson bill by Gov. Whitman. There is reason to believe that small families will readily take these small apartments, which are now free of the Tenement House Department rules as applied to six and seven story source.

applied to six and seven story non-fire-proof buildings. Owners of these small buildings will have to provide for ample sas piping when changing their premises to accomproperty since the construction of the modate three families instead of one great dual subway system was started family as heretofore. As the buildings

on gas pipes of too small dimension. In other words, three tenants were found to be drawing on gas for cooking and lighting when the piping was intended for one gas range, and that in the base-ment, and only for lighting in the upper part of the, building.

"As the gas companies have no control over the piping in a building, the only remedy could come through the land-lords installing larger pipes, while at the anuil buildings now to be converted into three family houses to bear this in mind. So far as the gas companies are concerned, they are always ready to render assistance to the property owners by advising them as to the required sizes of gas pipes to take care of the gas ranges as well as the lighting. The exranges as well as the lighting. The ex-pense is inconsiderable and the work should be done while the premiees are being remodelled.

"In all probability." Mr. Livingston continued. "many of these apartments will be gas heated. This, too, should be borne in mind by the owners of the

properties. The present coal situation and fault many termines recently found at being deprived of their necessary hot water supply should lead to provision

floors have not had the necessary supply of gas." Robert E. Lavingston of the Consolidated Gas Company of New York said yesterday. "This has frequently hed to complaints by the tenants on the upper floors. Investigation has shown that three gas ranges, as well as the lighting of the premises, have depended on gas pipes of too small dimension. In

RED BANK COTTAGE RENTALS. W. A. Hopping has rented, furnished, for the season the George M. Jacobus for the season the George M. Jacobus cottage on upper Broad street to A. Lincoln Stadler of Stadler & Stadler, New York city; the Joseph Dickopf cottage at Shrewsbury to Earl W. Hopping, polo player of Alken, S. C.; the Walter Minton cottage on Hattin road to H. Hall Young, explorer and writer; the Caroline Nestler cottage on the upper Shrewsbury River to Capt. C. E. Browne of Fort Hancock, Sandy Hook; the Miss Julia Covert cottage at Rumson to H. R. Reigart of the Blair Engineering Company, New York city; the Mrs. Samuel Frost cottage on the North Shrewsbury River to Mrs. Henry G. Wolcott, New York city; the Walter G. French cottage on the North Shrewsbury River to Mrs. Augustus T. Hutchins of New York city; the Hubbard estate, also on the North Shrewsbury River, to Walter Duchuchle of New York city, and the George O. Waterman cottage on the George O. Waterman cottage on the Rumson road to Frank Conable of the duPont Powder Company.

MANHATTAN ALTERATIONS.

PRONT ST. 181, and 27 Burling slip, n a cor, to 5 sty office and storage bldg— Fredk H Cone, 175 Frent at owner; Fredk P Flatt, 1121 Bway, architect. Cost, \$15,000.

REAL ESTATE.

## 270 PARK AVENUE FORTY-SEVENTH to FORTY-EIGHTH STREETS "The Utmost in Housekeeping Apartments" Mccessibility~

Ready for Occupancy Fall-1917

> Immediate Inquiry Necessary

Descriptive Booklet on Request. This Building Under Management of

THIS new fireproof apartment has taken for itself the central location in the most desirable residential section of New York.

It is convenient to the Ritz, Sherry's, Delmonico's, the Racquet Club, the Union Club, St. Bartholomew's Church and all places of fashionable activity. An environment perpetually in keeping with the dignity and importance of the building. It is replete with features that are absolutely unique in apartment construction. A splendid restaurant in the building will be equipped to serve in apartments if desired, for all occasions.

610 Rooms 3 4 Baths \$3200. to \$6500. 12"17 Rooms 4"6Baths to 15000.

UNFURNISHED APARTMENTS TO LET. UNFURNISHED APARTMENT TO LET, UNFURNISHED APARTMENTS TO LET. ENFURNISHED APARTMENTS TO LET.

# Che Cangham

73d St .- Central Park West-74th St.

Situated in one of the most exclusive locations in the city, this building combines the luxury and elegance of the finest private residences with the comfort, convenience and service of an apartment.

#### Suites of 8 Rooms and Upward

Also I Room Physician's Apartment.

Representative on Premises, or

L. J. Phillips & Co., Agents, 72d St. & Columbus Ave. Telephone Columbus 2750

#### Hendrik Hudson APARTMENT HOUSES

6 Rooms, 2 Baths, \$1,300-\$1,400 7 Rooms, 2 Baths, \$1,500-\$2,000

8 Rooms, 2 Baths, \$1,600-\$2,200 8 Rooms, 3 Baths, \$2,100 9 Rooms, 3 Baths, \$2,200

10 Rooms, 3 Baths, \$2,400

Frank A. Peteler, Mgr., at the Buildings. Telephone 4302 Morningside

Gymnasium with needle showers for grown-ups and roof garden playground for the children are two features of the superior service. Express subway station at the building. Fifth Avenue Buses

Chatsworth

'344 West 72d Street, at Riverside Drive
Suites of 3 to 10 Rooms Chatsworth

Rental, 1.000 to 3.000 per Annum

L. J. Phillips & Co., Agents 72d St. & Columbus Ace. Telephone Columbus 2750

OVERLOOKING THE OCEAN

LONG ISLAND REAL ESTATE FOR SALE, LONG ISLAND REAL ESTATE FOR SALE

### Broadway, N. E. Cor. 91st St. New Fireproof Apartment House, Now Open for Inspection, 4, 5, 6 & 7 Rooms, with Foyer, 1, 2 & 3 Baths. Rental \$1,000 to \$2,300. with Extra Servants' Rooms. EVERY MODERN, UP TO DATE IMPROVEMENT. SOUTHERN EXPOSURE, FOR LEASE FROM OCT. 1.

Marcus Brown, Owner-Builder, on Premises. TELEPHONE RIVER-7066.

# Strathmore House

Riverside Drive At 113th Street

Southeast Corner 9 Rooms & 3 Baths 12 Rooms & 4 Baths \$3,000-\$4,000

splendid view of River. Large, summy rooms, exceptionally large closets. Decoration to suit,

Owner on Premises. Telephone 488 Morningside.

# **NEW BUILDING**

3 BATHS, \$2,500 to \$3,600.

6 ROOMS

345 West 70th St.

169th St. S. W. Corner
Shakespeare Ave., West Bronx
TIST COMPLETED.
Rooms at Moderate Rentals
Every Modern Improvement Agent on Premises.

3-4 ROOMS Immediate Possession; \$38 and \$45. evator and All Modern Convenience 3750 Broadway

9-Room Apartment

2 master baths, occupying en-tire Southwest wing of build-ing. Possession at once. Rooms sery targe, all outside, con-veniently arranged and having aplendid view of the Hudson, Rental \$2,500. Extra maids' rooms with bath available.

8-Room Apartment

7-Room Apartments

0-Room Apartments \$1,300, \$1,400, \$1,500.

\_Manhasset\_

Apartments

Broadway, 108th to 109th St.

One Block from Biverside Drive.

H. R. Snyder, Manager. Phone 1500 Academy.

57TH ST. 200 WEST - 3 17 and \$ rooms new building now nearing completion new schools station directly at building, beganises duples studies and apartiments of unitable construction 5:400 H. 1000 Benting Agent on promises or PAYSON Mel. MERRILL, CO. 2 East 44th St. Te. Mureys Hill Sand

FURNISHED APARTMENTS TO LET.

Exceptionally cool quiet elegantly furnished outhogany 5 recents. baths 5th 6 cor high class elevator apartment July August and September, Reasonable Schuyeler 2898, SA: DERS.